

Old Age, Disability, Death

First law: 1968 (provident fund).

Current law: 1977 (Social security replaced provident fund, effective 1978), 1996 Amendment Act, 1996 Draft Self-Employment Regulations (effective July 1996).

Type of program: Dual social insurance and social assistance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean dollars (E.C.).

Coverage

Employed and self-employed persons including public employees and apprentices aged 16-62.

Voluntary coverage provision for those who cease to be compulsorily covered and who have 2 years of contributions.

Exclusions: Unpaid family labor.

Source of Funds

Insured person: 5% of wages.

Employer: 5% of payroll.

Government: None, except as employer.

Self-employed person: 10% of wage category (ranges from E.C.\$200 to E.C.\$1,350 per week).

Maximum earnings for contribution and benefit purposes:

E.C.\$6,500 per month.

Qualifying Conditions

Old age pension: Age 62, 500 weeks of contribution paid or credited (with 150 weeks actually paid).

Disability pension: 150 weeks of contribution actually paid and under 62 years of age.

Survivor pension: 150 weeks of contribution actually paid.

Age grant for persons not qualified for monthly pension. Refund if under 50 contributions.

Means-tested benefit for residents aged 62 or over (under age 62, if disabled.)

Old-Age Benefits

Old-age pension: 30% of average annual wage (highest 3 of the last 15 contribution years) plus 2% for each 50 weeks of contributions credited or paid over 500, up to 750 contributions, and 1% for each 50 contributions in excess of 750. Weekly pension determined by dividing this sum by 52.

Minimum pension: E.C.\$200 month; maximum, 60% of wages or E.C.\$3,900 per month, whichever is less.

Old age grant: 6 times average weekly wage for every 50 contributions up to 499 contributions paid or credited.

Permanent Disability Benefits

Disability pension: Same as old-age pension. Payable for as long as disability continues after exhaustion of 26 weeks of sickness benefit.

Survivor Benefits

Survivor pension: Widow(er) aged 45 and married 3 years, 50% of workers pension or 30% of worker's average earnings in 3 best years of contribution, whichever is higher. Payable for life or until remarriage (for 1 year if under age 45 or married less than 3 years).

Child's benefit: Unmarried, under age 16 (18, if attending school full time) and previously living with or supported by deceased parent, 1/6 of worker's pension. No age limit if child is disabled, pension 1/3 of family maximum.

Minimum: E.C.\$600 per year.

Family maximum: 100% of insured worker's pension.

Survivor grant: Same as for age grant.

Funeral grant: E.C.\$2,500 for worker or spouse; dependent child based on age category, with E.C.\$1,600 maximum for dependent child aged 10 or older, or aged 16-25 and full time student.

Administrative Organization

Minister of Education, Labour, and Social Security, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1977.

Amendment Act and Draft Self-Employment Regulations effective 1996.

Type of Program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons aged 16-62.

Source of Funds

Insured person: See pension contribution, above.

Employer: See pension contribution, above.

Government: None, except as employer.

Self-employed person: See pension contribution, above.

Qualifying Conditions

Cash sickness benefits: Under age 62; employed day before illness; 26 weeks of contribution actually paid, including 8 in 13 weeks prior to illness.

Cash maternity benefit: 39 weeks of contribution, 20 immediately preceding eligibility.

Maternity grant: Insured or the wife of an insured worker; requires 20 weeks of contribution in 39 weeks before confinement.

Funeral grant: Minimum, 26 weeks of contribution.

Sickness and Maternity Benefits

Sickness benefit: Daily rate, 65% of average weekly wage divided by 6. Payable from the first day if illness lasts for 4 or more days, for up to 26 weeks.

Maternity benefit: Daily rate, 65% of average weekly wage divided by 6. Payable for 13 weeks, starting 6 weeks before confinement.

Maternity grant: E.C.\$450 per child.

Workers' Medical Benefits

Medical benefits: None provided under insurance.

Medical care available at public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Minister of Education, Labour, and Social Security,
general supervision.
Social Security Board, administration of program.

Work Injury

First law: 1955.
Current law: 1985, effective 1986.
Type of program: Social insurance system.

Coverage

Employed persons, regardless of age.
Exclusions: Unpaid family labor, self-employed.

Source of Funds

Insured person: None.
Employer: 1% of payroll.
Government: None, except as employer.
Maximum wages for contribution and benefit purposes: E.C.\$6,500 per month.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average weekly covered wages. Payable from first day of injury if disability lasts 4 or more days, up to 26 weeks.

Permanent Disability Benefits

Permanent disability benefit: 75% of average weekly wages.
Partial disability, proportionate to degree of disability. Lump sum if less than 20% disability.
Constant attendance supplement: Reasonable cost of providing care.

Workers' Medical Benefits

Medical benefits: Reimbursement of reasonable expenses for medical, surgical, dental, hospital, nursing care, medicines, appliances and transportation.

Survivor Benefits

Survivor benefit: 50% of permanent total disability pension.
Payable to widow or widower.
Childrens' benefit: 1/6 to child under 16, 1/3 to full orphan under age 16.
Maximum survivor pension: 100% of permanent total disability benefit.
Funeral Grant: E.C.\$2,500

Administrative Organization

Minister of Education, Labour, and Social Security, general supervision. Social Security Board, administration of program.